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Case 07-71495 Doc 1 (Official Form 1) (04/07)	Filed 06/24/07 Document			Desc Main
	tes Bankruptcy Co n District of Illinoi	ourt		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle Smith, Amy E	e):	Name of Joint Debt	or (Spouse) (Last, First, N	/liddle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	s		sed by the Joint Debtor in aiden, and trade names):	the last 8 years
Last four digits of Soc. Sec. No./Complete EIN or other than one, state all): <b>6889</b>	er Tax I.D. No. (if more	Last four digits of S than one, state all):	oc. Sec. No./Complete EI	N or other Tax I.D. No. (if more
Street Address of Debtor (No. & Street, City, State & 2 3816 Hillcrest	Zip Code):	Street Address of Jo	oint Debtor (No. & Street,	City, State & Zip Code):
Johnsburg, IL	ZIPCODE <b>60051</b>			ZIPCODE
County of Residence or of the Principal Place of Busin McHenry	ness:	County of Residence	e or of the Principal Place	of Business:
Mailing Address of Debtor (if different from street add	lress)	Mailing Address of	Joint Debtor (if different	from street address):
[:	ZIPCODE	1		ZIPCODE
Location of Principal Assets of Business Debtor (if dif	ferent from street address abo	ove):		,
				ZIPCODE
Type of Debtor	Nature of Bu		•	kruptcy Code Under Which
(Form of Organization) (Check <b>one</b> hox )	(Check one	box.)		is Filed (Check one box.)
(Check one box.)  ☐ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.) ☐ Check one box.) ☐ Health Care Business ☐ Single Asset Real Esta U.S.C. § 101(51B) ☐ Railroad ☐ Stockbroker ☐ Commodity Broker ☐ Clearing Bank ☐ Other		ate as defined in 11  Chapter 9 Chapter 11 Chapter 12 Chapter 12 Chapter 13 Chapter 13 Chapter 13 Chapter 15 Chapter 15 Chapter 15 Chapter 16 Chapter 17 Chapter 18 Chapter 18 Chapter 19 C		Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  ature of Debts Check one box)
	Tax-Exempt (Check box, if a  ☐ Debtor is a tax-exempt of the United S Internal Revenue Code)	pplicable.) organization under tates Code (the	Debts are primarily debts, defined in 11 \$ 101(8) as "incurred individual primarily personal, family, or leading primarily personal, family, or leading primarily personal, family, or leading primarily personal purpose."	U.S.C. business debts. d by an for a
Filing Fee (Check one box)	)	a	Chapter 11 De	btors:
<ul> <li>✓ Full Filing Fee attached</li> <li>☐ Filing Fee to be paid in installments (Applicable to attach signed application for the court's consideration is unable to pay fee except in installments. Rule 100 3A.</li> </ul>	on certifying that the debtor	Debtor is not a si Check if: Debtor's aggrega affiliates are less	mall business debtor as de te noncontingent liquidate than \$2,190,000.	d in 11 U.S.C. § 101(51D). fined in 11 U.S.C. § 101(51D). ed debts owed to non-insiders or
Filing Fee waiver requested (Applicable to chapter attach signed application for the court's consideration		Check all applicable A plan is being fine Acceptances of the	le boxes:	petition from one or more classes of 1126(b).
Statistical/Administrative Information			THIS SPA	CE IS FOR COURT USE ONLY
Debtor estimates that funds will be available for dis Debtor estimates that, after any exempt property is no funds available for distribution to unsecured cree	excluded and administrative		vill be	
Estimated Number of Creditors				
	5,001- 10,001- 25,000 10,000 25,000 50,00		Over 00,000	
Estimated Assets				

\$0 to \$10,000

Estimated Liabilities

\$0 to

\$10,000 to \$100,000

\$50,000 to

\$100,000

\$100,000 to \$1 million

\$100,000 to

\$1 million

\$1 million \$100 million

\$1 million

\$100 million

More than \$100 million

More than

\$100 million

of the petition.

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FORM B1, Page 3

## **Signatures**

#### Signature(s) of Debtor(s) (Individual/Joint)

Doc 1

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Amy E Smith

Signature of Debtor

Amy E Smith

Х

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1993-2007

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

June 21, 2007

Date

## Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Smith, Amy E

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

X

Printed Name of Foreign Representative

Date

### Signature of Attorney

## X /s/ Charles T. Reilly

Signature of Attorney for Debtor(s)

#### Charles T. Reilly 3123580

Printed Name of Attorney for Debtor(s)

#### Charles T. Reilly

Firm Name

#### 1303 North Richmond Road

McHenry, IL 60050

#### (815) 385-9321

Telephone Number

#### June 21, 2007

Date

#### Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

X

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

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Uni

ited States	Bankrupto	cy Cour
Northern I	District of 1	Illinois

IN	NRE:	Case No	
Sr	nith, Amy E	Chapter 7	
	· •	Debtor(s)	
	DISCLOSURE	OF COMPENSATION OF ATTORNEY FOR DEBTOR	
1.		Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensatio uptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor( follows:	
	For legal services, I have agreed to accept	\$	1,500.00
	Prior to the filing of this statement I have received	d\$	1,500.00
	Balance Due	\$	0.00
2.	The source of the compensation paid to me was:	Debtor Other (specify):	
3.	The source of compensation to be paid to me is:	Debtor Other (specify):	
4.	I have not agreed to share the above-disclosed	ed compensation with any other person unless they are members and associates of my law firm.	
	I have agreed to share the above-disclosed co together with a list of the names of the people	ompensation with a person or persons who are not members or associates of my law firm. A cople sharing in the compensation, is attached.	y of the agreement
5.	In return for the above-disclosed fee, I have agreed	ed to render legal service for all aspects of the bankruptcy case, including:	
6.	<ul><li>b. Preparation and filing of any petition, schedu</li><li>c. Representation of the debtor at the meeting o</li></ul>	and rendering advice to the debtor in determining whether to file a petition in bankruptcy; alles, statement of affairs and plan which may be required; of creditors and confirmation hearing, and any adjourned hearings thereof; occedings and other contested bankruptcy matters;  beside fee does not include the following services:	
	certify that the foregoing is a complete statement of proceeding.  June 21, 2007	CERTIFICATION  f any agreement or arrangement for payment to me for representation of the debtor(s) in this bank  /s/ Charles T. Reilly	ruptcy
-	Date	Signature of Attorney	

Charles T. Reilly

Name of Law Firm

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# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

## Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them,

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using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer,
x	principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.	

#### Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

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Smith, Amy E	X /s/ Amy E Smith	6/21/2007
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

Case 07-71495 Official Form 1, Exhibit D (10/06)

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Date: June 21, 2007

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IN RE:	Case No
Smith, Amy E	Chapter 7
Debtor(s)  EXHIBIT D - INDIVIDUAL DEBTOR'  WITH CREDIT COUNSE	S STATEMENT OF COMPLIANCE
Warning: You must be able to check truthfully one of the five stard of so, you are not eligible to file a bankruptcy case, and the court whatever filing fee you paid, and your creditors will be able to reand you file another bankruptcy case later, you may be required to stop creditors collection activities.	t can dismiss any case you do file. If that happens, you will lose esume collection activities against you. If your case is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is fil one of the five statements below and attach any documents as directe	
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , the United States trustee or bankruptcy administrator that outlined the performing a related budget analysis, and I have a certificate from the certificate and a copy of any debt repayment plan developed through	ne opportunities for available credit counseling and assisted me ir agency describing the services provided to me. Attach a copy of the
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , the United States trustee or bankruptcy administrator that outlined the performing a related budget analysis, but I do not have a certificate from a copy of a certificate from the agency describing the services provide the agency no later than 15 days after your bankruptcy case is filed.	ne opportunities for available credit counseling and assisted me in the agency describing the services provided to me. <i>You must file</i>
3. I certify that I requested credit counseling services from an app days from the time I made my request, and the following exigent requirement so I can file my bankruptcy case now. [Must be accompanicircumstances here.]	circumstances merit a temporary waiver of the credit counseling
If the court is satisfied with the reasons stated in your motion, it obtain the credit counseling briefing within the first 30 days after y the agency that provided the briefing, together with a copy of an extension of the 30-day deadline can be granted only for cause and be filed within the 30-day period. Failure to fulfill these requires satisfied with your reasons for filing your bankruptcy case without dismissed.	ou file your bankruptcy case and promptly file a certificate from ny debt management plan developed through the agency. Any is limited to a maximum of 15 days. A motion for extension must ments may result in dismissal of your case. If the court is not
<ul> <li>4. I am not required to receive a credit counseling briefing because motion for determination by the court.]</li> <li>Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by of realizing and making rational decisions with respect to fina</li> </ul>	reason of mental illness or mental deficiency so as to be incapable
<u> </u>	impaired to the extent of being unable, after reasonable effort, to
5. The United States trustee or bankruptcy administrator has determined apply in this district.	mined that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provided above	e is true and correct.
Signature of Debtor: /s/ Amy E Smith	

Case 07-71495 Official Form 6 - Summary (10/06)

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Document Page 8 of 28 United States Bankruptcy Court

nited	States	s Banl	krupt	tcy (	Cour
Nor	thern l	Distri	ct of	Illin	ois

IN RE:		Case No
Smith, Amy E		Chapter 7
	Debtor(s)	

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	2	\$ 31,014.99		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 29,500.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$ 30,270.75	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 791.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 2,319.00
	TOTAL	12	\$ 31,014.99	\$ 59,770.75	

Case 07-71495 Doc 1 Official Form 6 - Statistical Summary (10/06)

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## **United States Bankrupcty Court Northern District of Illinois**

IN RE:		Case No.
Smith, Amy E		Chapter 7
· · · · ·	Debtor(s)	•

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

#### **State the following:**

Average Income (from Schedule I, Line 16)	\$ 791.00
Average Expenses (from Schedule J, Line 18)	\$ 2,319.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C	
Line 20)	\$ 801.50

#### **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 23,000.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 30,270.75
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 53,270.75

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IN RE Smith, Amy E

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Debtor(s)

#### **SCHEDULE A - REAL PROPERTY**

Case No.

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				
	TOTA		0.00	

(Report also on Summary of Schedules)

TOTAL

Case	07-71495	
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\_ Case No. \_

IN RE Smith, Amy E

Debtor(s)

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

					CURRENT VALUE OF
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		Cash on hand		5.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account with McHenry Savings Bank		1,500.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Х			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Miscellaneous		200.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Clothing		300.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(3). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		401K through Follett Books (part-time employment) less than \$10.00		9.99
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16.	Accounts receivable.	X			
CCLIE	OULE B - PERSONAL PROPERTY				<u> </u>

\_\_\_\_ Case No. \_\_\_

IN RE Smith, Amy E

Debtor(s)

## **SCHEDULE B - PERSONAL PROPERTY** (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
proper	ony, maintenance, support, and rty settlements in which the r is or may be entitled. Give ulars.	Х			
	liquidated debts owing debtor ling tax refunds. Give ulars.	X			
estates exercis debtor	able or future interest, life s, and rights or powers isable for the benefit of the r other than those listed in lule of Real Property.	X			
20. Continuinteres	ngent and noncontingent sts in estate of a decedent, death it plan, life insurance policy, or	Х			
21. Other claims refund and rig	contingent and unliquidated s of every nature, including tax ds, counterclaims of the debtor, ghts to setoff claims. Give ated value of each.	X			
	ts, copyrights, and other ectual property. Give particulars.	X			
	ses, franchises, and other al intangibles. Give particulars.	X			
contain inform 101(4) compi by ind obtain the del	omer lists or other compilations ining personally identifiable mation (as defined in 11 U.S.C. § 1-1A)) in customer lists or similar illations provided to the debtor dividuals in connection with hing a product or service from ebtor primarily for personal, y, or household purposes.	X			
25. Autom	nobiles, trucks, trailers, and vehicles and accessories.		1999 Harley 2005 Silverado-repossessed 6/13/07		6,500.00 22,500.00
26. Boats,	, motors, and accessories.	X			
27. Aircra	aft and accessories.	X			
28. Office supplie	e equipment, furnishings, and ies.	X			
29. Machi suppli	inery, fixtures, equipment, and ies used in business.	X			
30. Invent	tory.	X			
31. Anima	als.	X			
32. Crops particu	s - growing or harvested. Give ulars.	X			
33. Farmi	ing equipment and implements.	X			
34. Farm	supplies, chemicals, and feed.	X			
35. Other not alr	personal property of any kind ready listed. Itemize.	Х			
			TO	 ΓAL	31,014.99

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Official Form 6C (04/07)
IN RE Smith, Amy F

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Debtor(s)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects	the exemptions to	which debtor is	entitled under:
(Check one box)			

Check if debtor claims a homestead exemption that exceeds \$136,875.

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11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
Cash on hand	735 ILCS 5 §12-1001(b)	5.00	5.00
Checking account with McHenry Savings Bank	735 ILCS 5 §12-1001(b)	1,500.00	1,500.00
Miscellaneous	735 ILCS 5 §12-1001(b)	200.00	200.00
Clothing	735 ILCS 5 §12-1001(a)	300.00	300.00
401K through Follett Books (part-time employment) less than \$10.00	40 ILCS 5 §§22-230, 4-135, 6-213, 19-117	9.99	9.99

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Debtor(s)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <b>626888</b>			2005 Silverado-repossessed 6/13/07				22,500.00	22,500.00
Baxter Credit Union 400 North Lakeview Parkway Vernon Hills, IL 60061			VALUE \$ <b>22,500.00</b>					
ACCOUNT NO. 20060709365870				T			7,000.00	500.00
Harley-Davidson Credit 2050 South Eastwood Drive Woodstock, IL 60098								
			VALUE \$ 6,500.00	-				
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUE \$					
0	_!			Sub			s 29,500.00	\$ 23,000.00
<b>0</b> continuation sheets attached			(Total of the		oage Tot		\$ 29,500.00	\$ 23,000.00
		J)	Use only on last page of the completed Schedule D. Report the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als	so c	n al	\$ 29,500.00	\$ 23,000.00

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Debtor(s)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). **☐** Deposits by individuals Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). **Taxes and Certain Other Debts Owed to Governmental Units** Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol. a drug, or another substance. 11 U.S.C. § 507(a)(10). \* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment. **0** continuation sheets attached

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## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Personal loan				
Bill & Jeanne Huemann P.O. Box 339 Manitowish Waters, WI 54545							7,000.00
ACCOUNT NO. <b>5291-0714-7911-6574</b>			Miscellaneous				,
Capital One Bank P.O. Box 60024 City Of Industry, CA 91716-0024							386.83
ACCOUNT NO. 4266-8410-4331-6551			Miscellaneous				
Chase P.O. Box 15298 Wilmington, DE 19850-5298							3,906.58
ACCOUNT NO. <b>5466-1601-0754-2217</b>			Miscellaneous				0,000.00
Citi Advantage P.O. Box 6000 The Lakes, NV 89163-6000							
							4,489.47
1 continuation sheets attached			(Total of th	Sub is p			\$ <b>15,782.88</b>
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Relate	als	tica	n al	\$

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## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		- (	Continuation Sneet)				_
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 600466-018-256-6269			Miscellaneous			Ħ	
Fashion Bug P.O. Box 84073 Columbus, GA 31908-4073	-						145.94
ACCOUNT NO. 5466-4100-1998-0421			Miscellaneous				
GM Cardmember Services P.O. Box 37281 Baltimore, MD 21297-3281							2,366.10
ACCOUNT NO. 5148-6550-0030-2052			Miscellaneous			H	2,000.10
Meijer Platinum MC P.O. Box 960015 Orlando, FL 32896-0015	-						4,115.77
ACCOUNT NO. <b>01381570777</b>			Miscellaneous				.,
Publishers Clearing House P.O. Box 26305 Lehigh Vly, PA 18002-6305	-						
4704 5747 0000 4045			Missellensous			$\dashv$	249.13
ACCOUNT NO. 4734-5747-0062-4645 Visa P.O. Box 660348 Dallas, TX 75266-0348			Miscellaneous				3,207.52
ACCOUNT NO. 4185-8773-2961-4309			Miscellaneous			$\forall$	3,201.32
Washington Mutual Card Services P.O. Box 9016 Pleasanton, CA 94566-9016	-						
							4,403.41
ACCOUNT NO.							
Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		1	(Total of th	Sub is p			\$ 14,487.8 <b>7</b>
<u> </u>			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	als atis	Γota o o stica	al n	\$ 30,270.75

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## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Case No.

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR  NAME AND ADDRESS OF CREDITOR

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## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status	DEPENDENTS OF DEBTOR AND SPOUSE							
Single	RELATIONSHIP(S):		AGE(	S):				
EMPLOYMENT:	DEBTOR		SPOUSE					
Occupation Name of Employer How long employed Address of Employer Address of Employer  McHenry,	sburg Road							
<b>INCOME:</b> (Estimate of average	e or projected monthly income at time case filed)		DEBTOR	SPOUSE				
1. Current monthly gross wages	salary, and commissions (prorate if not paid mont	hly) \$	1,603.00 \$					
2. Estimated monthly overtime		\$_	\$					
3. SUBTOTAL	0.179	\$	<u> </u>					
4. LESS PAYROLL DEDUCTI a. Payroll taxes and Social Sec		\$	812.00 \$					
b. Insurance	curry	\$ — \$	\$					
c. Union dues		\$	\$					
d. Other (specify)		\$	\$					
		<u>\$ _</u> _	\$					
5. SUBTOTAL OF PAYROLI		<u>\$</u>	812.00 \$					
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$	791.00 \$					
7. Regular income from operation	on of business or profession or farm (attach detailed	d statement) \$	\$					
8. Income from real property		\$	\$					
9. Interest and dividends		. \$_	\$					
	pport payments payable to the debtor for the debto	r's use or	ф					
that of dependents listed above 11. Social Security or other gov	ernment assistance	<b>&gt;</b>						
•	criment assistance	\$	\$					
(2F)		\$	\$					
12. Pension or retirement incom 13. Other monthly income	e	\$	\$					
(0 :0)		\$	\$					
		\$	\$					
		\$	\$					
14. SUBTOTAL OF LINES 7	THROUGH 13	\$	\$					
	NCOME (Add amounts shown on lines 6 and 14)	ф	791.00 \$					

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

791.00

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: None

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Debtor(s)

SCHEDULE J - CURRENT EAPENDITURES OF INDIVIDUAL DEBTOR	(2)	
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorat quarterly, semi-annually, or annually to show monthly rate.	e any paymen	ts made biweekly,
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete expenditures labeled "Spouse."	e a separat	te schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,050.00
a. Are real estate taxes included? Yes No <u>✓</u>		
b. Is property insurance included? Yes No		
2. Utilities:	_	
a. Electricity and heating fuel	\$	160.00
b. Water and sewer	\$	100.00
c. Telephone d. Other <b>Cable</b>	, —	100.00 100.00
d. Other <b>Cable</b>	— <del>°</del> —	100.00
3. Home maintenance (repairs and upkeep)	\$	
4. Food	\$ \$	250.00
5. Clothing	\$	40.00
6. Laundry and dry cleaning	\$	20.00
7. Medical and dental expenses	\$	20.00
8. Transportation (not including car payments)	\$	
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	
10. Charitable contributions	\$	
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	
b. Life	\$	
c. Health	\$	00.00
d. Auto	2 —	90.00
e. Other	— <sup>‡</sup> —	
12. Taxes (not deducted from wages or included in home mortgage payments)	— • —	
(Specify)	\$	
(Speenly)	<sub>\$</sub>	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	·	
a. Auto	\$	489.00
b. Other	\$	
	\$	
14. Alimony, maintenance, and support paid to others	\$	
15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
17. Other	\$	
	\$	
	\$	
19 AVED A CE MONTHI V EVDENCES (Total lines 1 17 Depart also an Common of Sale dules and if		
<b>18. AVERAGE MONTHLY EXPENSES</b> (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.	¢	2,319.00
applicable, on the Statistical Summary of Certain Liabilities and Refated Data.	<b>Ф</b> —	2,319.00
	0.11. 1	
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of <b>None</b>	of this docu	iment:
NOTE		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	791.00
b. Average monthly expenses from Line 18 above	\$	2,319.00
c. Monthly net income (a. minus b.)	\$	-1,528.00

c. Monthly net income (a. minus b.)

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(Print or type name of individual signing on behalf of debtor)

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Debtor(s)

### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **14** sheets (total shown on summary page plus 2), and that they are true and correct to the best of my knowledge, information, and belief. Date: June 21, 2007 Signature: /s/ Amy E Smith **Amy E Smith** Signature: \_\_\_ (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Case 07-71495 Doc 1 **Official Form 7** (04/07)

Filed 06/24/07 Entered 06/24/07 17:08:50 Document Page 23 of 28 **United States Bankruptcy Court** 

Northern District of Illinois

	STATEMENT OF FINANCIAL AFFAID	o o
	Debtor(s)	
Smith, Amy E		Chapter 7
IN RE:		Case No.

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None	State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business,
	including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this
	case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that
	maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the
	beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing
	under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a
	joint petition is not filed.)

AMOUNT SOURCE 3,129.00 2007-Wages 10,000.00 2006-Wages 12,000.00 2005-Wages

#### 2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 3. Payments to creditors

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Complete a. or b., as appropriate, and c.

lone	a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other
	debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that
	constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account
	of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor
	counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint
	petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

**AMOUNT AMOUNT PAID** STILL OWING

Desc Main

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within <b>90 days</b> immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475 (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a join petition is filed, unless the spouses are separated and a joint petition is not filed.)
c. All debtors: List all payments made within <b>one year</b> immediately preceding the commencement of this case to or for the benefit of creditor who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
its and administrative proceedings, executions, garnishments and attachments
a. List all suits and administrative proceedings to which the debtor is or was a party within <b>one year</b> immediately preceding the filing of the bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
b. Describe all property that has been attached, garnished or seized under any legal or equitable process within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
possessions, foreclosures and returns
List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned the seller, within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 mu include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)
signments and receiverships
a. Describe any assignment of property for the benefit of creditors made within <b>120 days</b> immediately preceding the commencement of this case (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed unless the spouses are separated and joint petition is not filed.)
b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
îts
List all gifts or charitable contributions made within <b>one year</b> immediately preceding the commencement of this case except ordinary and usugifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not per recipient.

## 10. Other transfers

of this case.

9. Payments related to debt counseling or bankruptcy

Case 07-71495

mortgages) that were in his and Debtor's name.

**AMC Mortgage** 

Specialized Loan Servicing

Doc 1

Filed 06/24/07

Document 6/14/07

See #10-Property was conveyed to John Bolger on 2/27/07 and he refinanced property on 6/14/07 and paid debts (2

See #10-Property was conveyed to John Bolger on 2/27/07 and he refinanced property on 6/14/07 and paid debts (2

6/14/07

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Desc Main

0.00

0.00

184.090.00

46.078.00

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the** commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement

a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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Desc Main DESCRIBE PROPERTY TRANSFERRED

NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR

DATE 2/27/2007 AND VALUE RECEIVED 3816 Hillcrest, Johnsburg, IL 60051

John Bolger

\$5,000.00 cash; John pays 1/2 of \$7,000.00 loan to Debtor's parents

Debtor conveyed property to John Bolger on 2/27/07 and he refinanced property on 6/14/07 and paid debts (2 mortgages) that were in his and Debtor's name.

Johnsburg State Bank Johnsburg, IL 60051

5/10/07

Joint Savings Account:\$58.00

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

#### 11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint

#### 13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this

petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

List all property owned by another person that the debtor holds or controls.

 $\checkmark$ 

#### 15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** NAME USED DATES OF OCCUPANCY 3816 Hillcrest, Johnsburg, IL 60051 Amy E. Smith Present-11/05

707 Ringwood Road, McHenry, IL 60050 Amy E. Smith 11/05-2/05

#### 16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana,

Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

## 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

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		Document	Page 26 of 28	

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 $\checkmark$ 

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: <b>June 21, 2007</b>	Signature /s/ Amy E Smith	
	of Debtor	Amy E Smith
Date:	Signature	
	of Joint Debtor	
	(if any)	

**0** continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

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Document Page 27 of 28 United States Bankruptcy Court Northern District of Illinois

IN RE:		Case No Chapter <sup>7</sup>			
Smith, Amy E					
	Debtor(s)				
CHAPTER 7	INDIVIDUAL DEBTOR'S STATEME	ENT OF INTEN	TION		
I have filed a schedule of executory contra	ities which includes debts secured by property of tacts and unexpired leases which includes personal to the property of the estate which secures those de	property subject to a	an unexpir lease:	ed lease.	
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
2005 Silverado-repossessed 6/13/07 1999 Harley	Baxter Credit Union Harley-Davidson Credit	✓			✓
					Lease will be assumed pursuant to 11 U.S.C. §
Description of Leased Property	Lessor's Name				362(h)(1)(A)
06/21/2007 /s/ Amy E Smith Date Amy E Smith	Debtor		Ioi	nt Debtor (i	f applicable)
Any L Smith	Detion		301	In Debtor (I	т аррисаоте)
I declare under penalty of perjury that: (1) compensation and have provided the debtor v and 342 (b); and, (3) if rules or guidelines have	I am a bankruptcy petition preparer as defined in with a copy of this document and the notices and in the been promulgated pursuant to 11 U.S.C. § 11 to debtor notice of the maximum amount before prefection.	in 11 U.S.C. § 110; iformation required to 0(h) setting a maxim	(2) I prej under 11 U num fee fo	pared this d J.S.C. §§ 110 or services cl	ocument for D(b), 110(h), nargeable by
Printed or Typed Name and Title, if any, of Bankru If the bankruptcy petition preparer is not an responsible person, or partner who signs the	individual, state the name, title (if any), addres.	Social Security s, and social securit	_		
Address					
Signature of Bankruptcy Petition Preparer		Date			
Names and Social Security numbers of all other					

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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<b>United States</b>	Bankruptcy Court			
Northern District of Illinois				

IN RE:		Case No.
Smith, Amy E		Chapter 7
· ·	Debtor(s)	•
	VERIFICATION OF CRED	TTOR MATRIX
		Number of Creditors12
The above-named Debtor(s) h	nereby verifies that the list of creditors i	s true and correct to the best of my (our) knowledge.
Date: June 21, 2007	/s/ Amy E Smith Debtor	
	Joint Debtor	